FORTY-THIRD
ANNUAL REPORT

THE WORKERS' COMPENSATION BOARD

PRINCE EDWARD ISLAND

FOR THE YEAR ENDED DECEMBER 31

1991

93-00375/

REPORT
OF THE
WORKERS' COMPENSATION BOARD

March 31, 1992

Hon. Nancy Guptill
Minister of Labour
P.O. Box 2000
Charlottetown, P.E.I.
C1A 7N8

Honourable Minister:

The Workers' Compensation Board of Prince Edward Island has the honour to present the Forty-Third Annual Financial Report and Statistical Tables for the year ended December 31, 1991.

The 1991 year was a very active year at the Board. A number of changes occurred, with the most noteworthy being the implementation of the computer Imaging System. This new system has greatly improved the manner in which claims are managed within the Board, thus providing an improved service to Island workers and their employers.

A number of actuarial studies were initiated and completed during the year and others are still in process. One such report, Estimated Liability for Outstanding Claims, dealt with the uncompleted and unreported claims' responsibilities of the Board and this has been addressed in this year's Financial Statements. The ongoing studies will be addressed in the report of next year.

During the past year, the Board placed a high degree of emphasis on the rehabilitation division. Staffing in this division increased and the level of services offered through the rehabilitation division was enhanced.

Each division of the Board continued to show an increase in workload and all Workers' Compensation Board staff should be commended for their efforts to supply the best possible service to the public.

In closing, the Board wishes to thank the Minister and her department for support to the Workers' Compensation Board which was received throughout the year.

Respectfully submitted,

Arthur MacDonald, Chairman
Arthur Howard, Vice-Chairman
Ron McKeigan, Commissioner

SUMMARY OF BENEFIT CHANGES SINCE 1949

Maximum earnings basis of Compensation

2,500.00 to December 31, 1955
2,700.00 effective January 1, 1956
3,000.00 effective April 12, 1958
4,000.00 effective January 1, 1962
5,000.00 effective January 1, 1963
6,000.00 effective January 1, 1970
7,000.00 effective January 1, 1974
8,000.00 effective January 1, 1975
9,000.00 effective January 1, 1976
12,000.00 effective January 1, 1977
15,000.00 effective April 18, 1980
16,000.00 effective July 1, 1982
17,000.00 effective January 1, 1983
19,000.00 effective January 1, 1986
20,000.00 effective January 1, 1987
22,000.00 effective January 1, 1988
23,000.00 effective January 1, 1989
25,000.00 effective January 1, 1990
27,000.00 effective January 1, 1992

Percentage of earnings for computation of Compensation

66 2/3% to 75%
effective in 1951

Widow's/Widower's Pension

50.00 to December 31, 1961

65.00 effective January 1, 1962

75.00 April 1, 1966

All Pensions were increased to $75.00 effective April 1, 1967; to $100.00 effective April 1, 1971; to $150.00 effective April 1, 1974; to $250.00 effective April 1, 1976; to $300.00 effective January 1, 1979; to $350.00 effective April 1, 1982 and to $450.00 effective April 1, 1985.

On a fatal injury to a worker, a special Widow's lump sum allowance of $200.00 is paid. Effective June 25, 1970 this allowance was increased to $400.00 and to $500.00 effective July 12, 1978.

Thereafter the monthly pension is paid.

The Widow's re-marriage allowance was increased from $240.00 to $600.00 effective April 13, 1960; to $900.00 effective June 25, 1970; to $1,200.00 effective April 14, 1972; to $4,200.00 effective April 1, 1982 and to $5,400.00 effective April 1, 1985.

Children's Pension

12.50 per month to March 17, 1955
15.00 per month effective March 18, 1956
20.00 per month effective April 5, 1957
25.00 per month to age 21 effective April 7, 1966

All pensions were increased to $25.00 effective April 1, 1967; to $30.00 effective January 1, 1973; to $40.00 effective April 1, 1974; to $50.00 effective April 1, 1977; to $60.00 effective January 1, 1979; to $75.00 effective April 1, 1982 and to $100.00 effective April 1, 1985.

Burial Expenses

150.00 to March 17, 1955
200.00 effective March 18, 1955
300.00 effective April 13, 1960
400.00 effective June 25, 1970
500.00 effective July 12, 1978
900.00 effective April 1, 1985

A further 300.00 is provided for transportation of the body.

Waiting Period

Original Act, waiting period of 7 days
4 days effective 1951
1 day effective 1962

AUDITORS' REPORT

To the Members of the Board

We have audited the balance sheet of The Workers' Compensation Board of Prince Edward Island as at December 31, 1991, and the statements of revenue and expenditure and deficit and changes in financial position for the year then ended. These financial statements are the responsibility of the Board members. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Board as at December 31, 1991, and the results of its operations and the changes in its financial position for the year then ended in accordance with generally accepted accounting principles.

Charlottetown
Prince Edward Island

DOANE RAYMOND
Chartered Accountants

March 25, 1992

TABLE 1
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
BALANCE SHEET
DECEMBER 31, 1991

ASSETS

	1991	1990
Cash	$ 4,575,950	$ 19,988
Receivables (Note 2)	2,178,723	2,130,608
Investments, at cost (approximate market value $23,500,000; 1990 $24,500,000)	24,018,858	25,858,554
Land, building, and equipment (Note 3)	999,879	510,904
	$31,773,410	$28,520,054

LIABILITIES, RESERVES AND ACCUMULATED CLASS DEFICIT

Assessment refunds	$ 19,340	$ 5,966
Deposit accounts	216,000	121,000
Capital lease obligation (Note 4)	425,749	
Pension fund liability (Note 5)	26,194,687	23,334,919
Outstanding claims liability (Note 6)	8,585,400	6,081,000
Reserves		
Disaster		1,000,000
Stabilization		401,022
Accumulated class deficit	(3,667,766)	(2,423,853)
	$31,773,410	$28,520,054

ON BEHALF OF THE BOARD

..... Chairman

..... Secretary

TABLE 2
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF REVENUE AND EXPENDITURE AND DEFICIT
YEAR ENDED DECEMBER 31, 1991

	1991	1990
Revenue		
Assessments on employers	$11,844,683	$10,793,301
Investments	3,635,617	2,733,073
Interest on assessments receivable	136,603	153,896
	15,616,903	13,680,270
Expenditure		
Accident claims		
Temporary total disability	3,363,620	3,643,533
Permanent partial disability	620,599	681,181
Medical aid	1,641,210	1,647,471
Hospital maintenance	896,587	886,918
Pensions	4,571,499	3,756,978
Funeral expenses	2,700	3,600
Widows' allowances	1,000	1,500
Rehabilitation	779,950	480,544
	11,877,165	11,101,725
	3,739,738	2,578,545
Administration	1,975,288	1,464,494
	1,764,450	1,114,051
Increase in estimated liability for		
Pension fund (Note 5)	(1,904,985)	(2,165,823)
Outstanding claims (Note 6)	(2,504,400)	(699,000)
Excess expenditure	$(2,644,935)	$(1,750,772)
Accumulated class deficit, beginning of year	$(2,423,853)	$ (673,081)
Excess expenditure	(2,644,935)	(1,750,772)
Transfer from reserves		
Disaster	1,000,000	
Stabilization	401,022	
Accumulated class deficit, end of year	$(3,667,766)	$(2,423,853)

TABLE 3
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF CHANGES IN FINANCIAL POSITION
YEAR ENDED DECEMBER 31, 1991

	1991	1990
Cash provided from (used for)		
Operations		
Excess expenditure	$(2,644,935)	$(1,750,772)
Depreciation	193,791	74,090
(Gain) loss on disposal of fixed assets	1,656	(705)
Investment revenue	(3,635,617)	(2,733,073)
	(6,085,105)	(4,410,460)
Changes in		
Receivables	(48,115)	(38,456)
Assessment refunds	13,374	(53,156)
Deposit accounts	95,000	13,000
Pension fund liability	2,859,768	2,853,715
Outstanding claims liability	2,504,400	699,000
	(660,678)	(936,357)
Financing		
Issue of capital lease obligation	488,973	
Reduction of capital lease obligation	(63,224)	
	425,749	
Investing		
Proceeds from		
Investment revenue	3,635,617	2,733,073
Changes in investments, net	1,839,696	(2,052,632)
Sale of		
Motor equipment	9,000	16,627
Furniture and equipment	770	
Purchase of		
Motor equipment	(50,226)	(48,527)
Furniture and equipment	(154,993)	(83,742)
Computer equipment under capital lease	(488,973)	
	4,790,891	564,799
Cash provided (used)	4,555,962	(371,558)
Cash		
Beginning of year	19,988	391,546
End of year	$4,575,950	$ 19,988

TABLE 4
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1991

1. Accounting Policies

Assessment revenue

At the beginning of each year an assessment is levied on employers by applying industry assessment rates to their estimated payrolls. At year end, this assessment revenue is adjusted based on the average difference of actual to estimated payrolls for each class for the three years prior to the current year.

Investments

Investments are recorded at cost at the time of acquisition. Gains or losses on investments are recognized in the year of disposition. When a permanent impairment in value has occurred, the investment is written down to current market value.

Administration expenditures

These expenditures are prorated to classes 6 to 9 at a percentage of the total claims paid and administered in 1991 on the employers' behalf, whether the claims were applicable to 1991 or prior years. The other classes share the balance of administration expenditures in the ratio that the assessment revenue and accident claims expenditure in each class bear to the total of those five classes.

Depreciation

Depreciation is recorded on the straight line basis on building the computer equipment under capital lease and on the declining balance basis on furniture and equipment and motor equipment at the rates indicated in Note 3.

Liability for pension fund awards

This liability represents a provision for future payments on established pension awards. The estimate of this liability is based on an actuarial valuation completed as at December 31, 1988, plus the subsequent capitalized value of awards and a provision for interest, less payments to pensioners. An actuarial valuation as at December 31, 1991 has not yet been completed.

1. Accounting Policies (cont'd.)

Liability for outstanding claims

This liability represents a provision for future payments on established temporary compensation or medical assistance awards. The estimate of this liability is based on an actuarial valuation completed as at December 31, 1990 plus a provision for current year outstanding claims. This provision is calculated by applying the Charlottetown/ Summerside consumer price index for the current year to the liability estimated at the beginning of the year.

Future permanent awards

No liability has been recorded for future permanent awards to be paid to claimants presently receiving temporary compensation or medical assistance. At balance sheet date, this amount was not determinable.

2. Receivables

	1991	1990
Assessments		
Outstanding assessments	$ 929,289	$ 702,454
Provision for unbilled assessments	758,661	852,671
	1,687,950	1,555,125
Less: allowance for doubtful accounts	(48,127)	(28,901)
	1,639,823	1,526,224
Accured interest on investments	460,576	604,384
Mortgage	65,469	
Other	12,855	
	$2,178,723	$2,130,608

3. Land, building, and equipment

	Rate	Cost	Accumulated Depreciation	1991 Net Book Value	1990 Net Book Value
Land		$ 8,000		$ 8,000	$ 8,000
Building	2 1/2%	268,086	$123,962	144,124	150,826
Furniture and Equipment	10% & 20%	663,258	270,078	393,180	306,885
Motor equipment	30%	119,144	55,745	63,399	45,193
Computer equipment under capital lease	20%	488,973	97,797	391,176	
		$1,547,461	$547,582	$999,879	$510,904

4. Capital lease obligation

Future minimum lease payments under the capital lease of computer equipment as at December 31, 1991 are as follows:

1992	$166,927
1993	166,927
1994	166,927
1995	166,927
	667,708
Less: Amount representing	
Interest	196,287
Maintenance	45,672
	$425,749

5. Pension fund liability

	1991	1990
Balance, beginning of year	$23,334,919	$20,481,204
Add:		
Capitalized value of awards	3,749,841	3,041,131
Interest	1,904,985	2,165,823
	28,989,745	25,688,158
Deduct:		
Payment to pensioners	2,795,058	2,353,239
Balance, end of year	$26,194,687	$23,334,919

6. Outstanding claims liability

	1991	1990
Balance, beginning of year	$6,081,000	$5,382,000
Provision for outstanding claims	2,504,400	699,000
Balance, end of year	$8,585,400	$6,081,000

The provision for outstanding claims has been deducted from income and allocated to the classes based on the average of claims paid in 1989, 1990 and 1991.

7. Comparative figures

Certain of the 1990 comparative figures have been reclassified to conform with the financial statement presentation adopted for 1991.

TABLE 5
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF REVENUE AND EXPENDITURE AND DEFICIT BY CLASS
YEAR ENDED DECEMBER 31, 1991

	Class 1 Mining	Class 2 Forest Products	Class 3 Manufacture and Sale	Class 4 Construction
Revenue				
Assessments on employers	$ 100	$ 144,295	$ 5,818,391	$ 2,680,618
Investments	20,359		1,242,290	1,822,535
Interest on assessments receivable		2,031	81,903	34,840
Recovery of administration expenses				
	20,459	146,326	7,142,584	4,537,993
Expenditure				
Accident claims				
Temporary total disability		67,899	1,861,846	767,959
Permanent partial disability		2,097	317,051	154,836
Medical aid		77,092	794,130	331,444
Hospital maintenance		27,988	497,285	178,312
Pensions		14,247	2,169,939	843,102
Funeral expenses			900	900
Widows' allowances			500	
Rehabilitation		13,171	490,708	157,603
		202,494	6,132,359	2,434,156
Administration		34,568	1,189,123	508,834
Total expenditure		237,062	7,321,482	2,942,990
	20,459	(90,736)	(178,898)	1,595,003
Increase in estimated liability for				
Pension fund (Note 5)		(83,819)	(1,179,186)	(453,386)
Outstanding claims (Note 6)	(12,173)	(79,550)	(1,454,989)	(764,332)
Excess revenue (expenditure)	$ 8,286	$(254,105)	$(2,813,073)	$ 377,285
Accumulated class surplus (deficit),				
Beginning of year	$136,411	$(819,339)	$(7,189,413)	$4,522,720
Excess revenue (expenditure)	8,286	(254,105)	(2,813,073)	377,285
Transfers from reserves				
Disaster	10,410	26,019	771,998	121,609
Stabilization	1,763	4,982		380,119
End of year	$156,870	$(1,042,443)	$(9,230,488)	$5,401,733

Class 5 Transportation and Services	Class 6 Provincial Government	Class 7 CNR and Marine Atlantic	Class 8 Canadian Government	Class 9 Northumberland Ferries Ltd.	1991 Totals	1990 Totals
$ 1,266,617	$1,153,299	$349,799	$421,482	$10,082	$11,844,683	$10,793,301
550,433					3,635,617	2,733,073
17,829					136,603	153,896
	192,994	44,035	65,305	1,242	303,576	290,818
1,834,879	1,346,293	393,834	486,787	11,324	15,920,479	13,971,088
234,527	239,420	136,986	54,143	840	3,363,620	3,643,533
43,995	40,466	8,790	53,364		620,599	681,181
89,587	227,274	47,688	72,938	1,057	1,641,210	1,647,471
69,851	90,611	8,815	22,449	1,276	896,587	886,918
722,554	461,089	147,520	206,139	6,909	4,571,499	3,756,978
900					2,700	3,600
500					1,000	1,500
11,580	94,439		12,449		779,950	480,544
1,173,494	1,153,299	349,799	421,482	10,082	11,877,165	11,101,725
242,763	192,994	44,035	65,305	1,242	2,278,864	1,755,312
1,416,257	1,346,293	393,834	486,787	11,324	14,156,029	12,857,037
418,622					1,764,450	1,114,051
(188,594)					(1,904,985)	(2,165,823)
(193,356)					(2,504,400)	(699,000)
$ 36,672					$(2,644,935)	$(1,750,772)
$ 925,768					$(2,423,853)	$ (673,081)
36,672					(2,644,935)	(1,750,772)
69,964					1,000,000	
14,158					401,022	
$1,046,562					$(3,667,766)	$(2,423,853)

TABLE 5 A
THE WORKERS' COMPENSATION BOARD
OF PRINCE EDWARD ISLAND
STATEMENT OF ADMINISTRATION EXPENDITURE
YEAR ENDED DECEMBER 31, 1991

	1991	1990
Salaries		
Board members	$ 75,686	$ 72,075
Staff members	971,294	757,208
Employee benefits	78,746	62,877
Travelling	95,435	61,887
Printing and office supplies	48,967	63,072
Postage	53,474	47,215
Telephone	40,470	36,040
Audit and legal	93,270	88,343
Depreciation	193,791	74,090
Miscellaneous	162,843	89,420
Rehabilitation	5,220	2,237
Motor equipment	20,842	15,093
Provision for doubtful accounts	94,513	92,664
Occupational health and safety	192,762	222,864
Review Board		7,198
Interest on capital lease	61,798	
Building operating costs	89,753	63,029
	2,278,864	1,755,312
Less:		
Portion charged to the Canadian and Provincial Governments, CN Railways, Marine Atlantic and Northumberland Ferries Ltd.	(303,576)	(290,818)
	$1,975,288	$1,464,494

TABLE 6 **COMPARISON OF CLAIMS, COSTS, AND ASSESSMENTS BY YEARS**

YEAR	FATAL ACCIDENTS	PERMANENT PARTIAL	TEMPORARY TOTAL	MEDICAL AID ONLY	NON COMPENSABLE	CN RAILWAY	MARINE ATLANTIC	FEDERAL GOVERNMENT CLAIMS	PROVINCIAL GOVERNMENT CLAIMS	TOTAL NO. OF CLAIMS	COST OF CLAIMS	ASSESSMENTS
1960	4	13	731	1043	38	62		90	117	1816	306,167.07	370,652,76
1961	3	20	732	1053	108	96		121	145	1896	363,793.01	387,645.84
1962	4	33	841	984	105	72		123	115	1898	448,962.37	444,740.97
1963	4	32	952	1256	198	80		118	116	2410	523,742.00	480,217.00
1964	3	11	983	1288	272	83		120	103	2546	399,914.00	527,993.00
1965	2	20	1122	1249	281	95		181	91	2654	532,617.00	559,703.00
1966	2	14	1182	1121	257	68		116	105	2562	551,880.00	654,521.00
1967	15	21	1180	1151	244	81		112	165	2590	634,542.00	745,171.00
1968	5	17	1065	1115	212	76		103	142	2397	501,789.00	676,782.00
1969	2	22	1038	1096	220	75		97	126	2356	518,678.00	667,421.00
1970	4	27	1134	1142	201	63		101	134	2481	593,838.00	743,543.00
1971	3	20	1254	996	205	86		92	143	2458	677,691.00	800,462.00
1972	4	27	1377	1286	224	86		114	168	2891	845,952.00	968,285.00
1973	2	40	1509	1334	220	85		96	174	3065	1,073,105.00	1,100,835.00
1974	6	26	1470	1489	289	98		130	213	3254	1,152,201.00	1,356,243.00
1975	3	33	1420	1374	339	108		121	214	3136	1,095,140.00	1,801,133.00
1976	5	14	1504	1295	356	94		105	225	3160	1,598,112.00	2,128,153.00
1977	6	20	1517	1502	439	86		209	251	3464	1,530,300.00	2,872,485.00
1978	6	31	1813	1642	548	79		139	242	4009	2,182,518.00	3,038,539.00
1979	6	27	1872	1688	638	33	60	151	249	4204	2,687,547.00	3,301,804.00
1980	10	21	1829	1543	761	29	60	128	363	4143	3,651,347.00	3,572,546.00
1981	1	20	1631	1516	494	14	70	132	292	3642	3,174,414.00	4,092,791.00
1982	5	37	1505	1387	575	15	75	172	482	3472	3,631,133.00	3,478,830.00
1983	3	30	1597	1624	651	12	66	139	320	3905	3,177,889.00	4,129,832.00
1984	1	44	1531	1586	668	10	49	146	367	3786	3,399,864.00	4,054,946.00
1985	3	39	1794	1671	888	9	44	149	444	4356	4,949,475.00	4,170,551.00
1986	1	48	1927	1691	927	10	36	117	451	4546	5,549,695.00	5,234,046.00
1987	3	39	2073	1866	1038	10	35	127	467	4980	6,453,715.00	4,234,391.00
1988	0	54	2438	2205	1271	7	49	160	550	5914	7,241,886.00	5,913,748.00
1989	4	81	2457	2147	1226	4	69	122	547	5834	8,582,012.00	7,558,225.00
1990	3	96	2561	2371	1101	1	93	198	830	6036	11,101,813.07	10,649,043.18
1991											11,877,165.00	11,844,683.00

TABLE 7
MONTH OF OCCURRENCE — 1990

Month	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temporary Total Disability to Permanent Partial Disability	Medical Aid to Permanent Partial Disability
January	1	1					
January	408	80	146	182		7	1
February	380	71	143	166		7	
March	417	75	173	169		5	1
April	395	63	158	174		12	1
May	579	95	236	248		7	1
June	623	130	247	246		7	
July	627	102	261	264		6	1
August	657	131	242	283	1	10	1
September	536	88	212	234	2	6	
October	561	96	233	232		12	
November	478	80	182	216		7	
December	374	89	138	147		4	
TOTALS	6,036	1,101	2,371	2,561	3	90	6

TABLE 8
LOCALITY OF ACCIDENTS — 1990

County	Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temporary Total Disability to Permanent Partial Disability	Medical Aid to Permanent Partial Disability
Queens	3,198	881	1,163	1,154		39	4
Prince	1,881	133	831	915	2	38	2
Kings	888	72	354	461	1	9	
Out of Province	69	15	23	31		4	
TOTALS	6,036	1,101	2,371	2,561	3	90	6

TABLE 9
WEEKS OF DURATION 1990 ACCIDENTS

In	1,063 cases	disability terminated less than	1 week after accident
In	563 cases	disability terminated	1 to 2 weeks after accident
In	248 cases	disability terminated	2 to 3 weeks after accident
In	103 cases	disability terminated	3 to 4 weeks after accident
In	116 cases	disability terminated	4 to 5 weeks after accident
In	57 cases	disability terminated	5 to 6 weeks after accident
In	60 cases	disability terminated	6 to 7 weeks after accident
In	30 cases	disability terminated	7 to 8 weeks after accident
In	35 cases	disability terminated	8 to 9 weeks after accident
In	30 cases	disability terminated	9 to 10 weeks after accident
In	18 cases	disability terminated	10 to 11 weeks after accident
In	16 cases	disability terminated	11 to 12 weeks after accident
In	17 cases	disability terminated	12 to 13 weeks after accident
In	11 cases	disability terminated	13 to 14 weeks after accident
In	13 cases	disability terminated	14 to 15 weeks after accident
In	10 cases	disability terminated	15 to 16 weeks after accident
In	10 cases	disability terminated	16 to 17 weeks after accident
In	6 cases	disability terminated	17 to 18 weeks after accident
In	13 cases	disability terminated	18 to 19 weeks after accident
In	9 cases	disability terminated	19 to 20 weeks after accident
In	8 cases	disability terminated	20 to 21 weeks after accident
In	11 cases	disability terminated	21 to 22 weeks after accident
In	6 cases	disability terminated	22 to 23 weeks after accident
In	7 cases	disability terminated	23 to 24 weeks after accident
In	15 cases	disability terminated	24 to 25 weeks after accident
In	4 cases	disability terminated	25 to 26 weeks after accident
In	3 cases	disability terminated	26 to 27 weeks after accident
In	7 cases	disability terminated	27 to 28 weeks after accident
In	2 cases	disability terminated	28 to 29 weeks after accident
In	5 cases	disability terminated	29 to 30 weeks after accident
In	3 cases	disability terminated	30 to 31 weeks after accident
In	4 cases	disability terminated	31 to 32 weeks after accident
In	3 cases	disability terminated	32 to 33 weeks after accident
In	7 cases	disability terminated	33 to 34 weeks after accident
In	2 cases	disability terminated	34 to 35 weeks after accident
In	3 cases	disability teminated	35 to 36 weeks after accident
In	1 case	disability terminated	36 to 37 weeks after accident
In	5 cases	disability terminated	37 to 38 weeks after accident
In	5 cases	disability terminated	38 to 39 weeks after accident
In	5 cases	disability terminated	39 to 40 weeks after accident
In	1 case	disability terminated	40 to 41 weeks after accident
In	2 cases	disability terminated	41 to 42 weeks after accident
In	2 cases	disability terminated	42 to 43 weeks after accident
In	1 case	disability terminated	44 to 45 weeks after accident
In	3 cases	disability terminated	48 to 49 weeks after accident
In	2 cases	disability terminated	49 to 50 weeks after accident
In	2 cases	disability terminated	50 to 51 weeks after accident

In	1 case	disability terminated	51 to 52 weeks after accident
In	1 case	disability terminated	52 to 53 weeks after accident
In	2 cases	disability terminated	54 to 55 weeks after accident
In	1 case	disability terminated	55 to 56 weeks after accident
In	1 case	disability terminated	56 to 57 weeks after accident
In	1 case	disability terminated	57 to 58 weeks after accident
In	2 cases	disability terminated	64 to 65 weeks after accident
In	2 cases	disability terminated	68 to 69 weeks after accident
In	1 case	disability terminated	70 to 71 weeks after accident
In	2 cases	disability terminated	73 to 74 weeks after accident

TOTAL 2,561

TABLE 10
NATURE OF INJURY — 1990
TEMPORARY TOTAL DISABILITY

Classes	1	2	3	4	5	6	7	8	9	A	Total
100 Amputation			6	1	2						9
120 Burns - Scalds			43	3	1	3	1				51
140 Concussion			1	1		2					4
160 Contusion, Crushing, Bruises		6	153	43	19	35	4	12		1	273
170 Cut, Laceration, Puncture		8	197	50	16	9	4	3			287
172 Dislocation			4	5		1					10
175 Electric Shock, Electrouction			1								1
178 Fracture		2	51	29	9	4	2	2		1	100
182 Hernia, Rupture			13	6	2	1					22
185 Scratches - Abrasions		6	74	21	9	8	1	3			122
188 Sprains, Strains		15	783	178	80	223	31	47		7	1,364
195 Multiple Injuries		3	42	21	6	9	1	2		1	85
199 Occupational Injury, NEC			2	1		1					4
203 Burns (Chemical)			16	2	1	2					21
205 Contagious/Infectious Disease			5								5
215 Dermatitis			10		1			1			12
216 Allergic Condition/Reaction			3			2					5
260 Inflammation/Irritation Muscle		2	100	17	4	19	1	4			147
263 Inflammation/Irritation NEC						1					1
270 Poisoning, Systemic			9	1		2					12
274 Lower Respiratory Conditions			1					1			2
295 Welder's Flash			7	4							11
405 Non-Personal Damage Only			1								1
560 Diseases of the Nervous System			4	1		1					6
991 Heart Condition			3	1		1		1			6
TOTALS		42	1,529	385	150	324	45	76		10	2,561

TABLE 11
NATURE OF INJURY - 1990
MEDICAL AID ONLY

Classes	1	2	3	4	5	6	7	8	9	A	Total
120 Burns - Scalds			58	6	1	4	3	5			77
140 Concussion				1	2		1				4
160 Contusion, Crushing, Bruises		4	197	50	28	42	7	8		1	337
170 Cut, Laceration, Puncture		9	404	122	41	35	4	13		4	632
172 Dislocation				1							1
175 Electric Shock, Electrocution			1								1
178 Fracture			17	12	3	6	1	2		1	42
185 Scratches - Abrasions		9	225	92	14	16	2	10		1	369
188 Sprains, Strains		2	316	93	53	81	10	27		5	587
195 Multiple Injuries			18	8	4	7	1	1		3	42
199 Occupational Injury, NEC			2	1	1	2		1			7
200 Occupational Illness, UNS						1					1
203 Burns (Chemical)			33	5	1	8		2			49
205 Contagious/Infectious Disease			3								3
215 Dermatitis			7	1		1					9
216 Allergic Condition/Reaction			5	2	2	3					12
220 Exposure to Low Temperatures				1							1
230 Hearing Loss/Impairment				3	1	1	1				6
260 Inflammation/Irritation Muscle			38	10	4	5		5		1	63
270 Poisoning, Systemic			24	1	4			1			30
274 Lower Respiratory Conditions			1								1
283 Asbestosis					1						1
295 Welder's Flash			9	6	1						16
405 Non-Personal Damage Only		1	29	15	4	16	4	6		1	76
560 Diseases of the Nervous System			4								4
TOTALS		25	1,391	430	165	228	34	81		17	2,371

TABLE 12
REGION OF INJURY - 1990
MEDICAL AID ONLY

Classes	1	2	3	4	5	6	7	8	9	A	Total
100 Head			13	8	3	2	2	1			29
110 Brain				1	2						3
121 Ear(s) - External			3	1		1		2			7
124 Ear(s) - Internal (Hearing)			1	3	1	1	1	1			8
130 Eye(s) - Optic Nerves & Vision		8	214	92	15	22	1	8			360
140 Face			4	3	1						8
141 Jaw (Includes Chin)		1	1								2
144 Mouth		1	8	8	1	3	1				22
146 Nose			3	4				1			8
148 Face, Multiple Parts			3								3
149 Face, NEC		1	3	2		1		1			8
150 Scalp		1	12	4	1	1	1	1			21
160 Skull			1								1
198 Head, Multiple			1	1							2
199 Head, NEC			10		5	1	1				17
200 Neck			14	4	2	2	1	3		1	27
310 Arm(s) - Above Wrist		1	18	7	1	2	1				30
311 Upper Arm			6			1	1				8
313 Elbow			33	7	2	9		4		1	56
315 Forearm		1	29	10		2		1			43
320 Wrist			47	10	4	8		3			72
330 Hand		2	136	29	8	17	3	3			198
340 Finger(s)		2	368	74	26	28	7	14		6	525
398 Upper Extremities, Multiple			8	3		3		1		2	17
410 Abdomen - Internal Organs			7	2	1	2					12
420 Back		3	129	34	29	45	5	12		4	261
430 Chest			30	13	4	8		1			56
440 Hips			12	2		3		2			19
450 Shoulder(s)		1	37	21	4	9	1	1			74
498 Trunk, Multiple			10	2	3						15
510 Leg(s) (Above Ankle)		1	16	9	2	3		1			32
511 Thigh			4	3	2	1					10
513 Knee			42	18	5	9	1	6		1	82
515 Lower Leg			5	3	4	3		3			18
518 Leg, Multiple				1							1
520 Ankle			29	12	9	5					55
530 Foot		1	41	10	10	6	2	1			71
540 Toe(s)			10	3	4	3					20
598 Lower Extremities, Multiple			6								6
700 Multiple Parts			23	10	7	10	1	3		1	55
800 Body Systems			17	1	2	1		1			22
850 Respiratory System			7		2						9
899 Body System, NEC					1						1
990 Non-Personal Damage Only		1	29	15	4	16	4	6		1	76
999 Unclassified			1								1
TOTALS		25	1,391	430	165	228	34	81		17	2,371

TABLE 13
REGION OF INJURY - 1990
TEMPORARY TOTAL DISABILITY

Classes	1	2	3	4	5	6	7	8	9	A	Total
100 Head			10	2		2					14
110 Brain			1	1		2					4
130 Eye(s) - Optic Nerves & Vision		6	55	21	9	5		2			98
140 Face			1	1	1						3
141 Jaw (Includes Chin)				1							1
144 Mouth			1			1					2
146 Nose			1	2							3
148 Face, Multiple Parts			1			1					2
149 Face, NEC			1								1
150 Scalp			1		2						3
198 Head, Multiple			2			1					3
199 Head, NEC			2								2
200 Neck			25	5	5	9	4				48
310 Arm(s) - Above Wrist		1	23	3		5				1	33
311 Upper Arm			1			2					3
313 Elbow		2	28	5	5	6	1	2			49
315 Forearm		1	20	7		2	1				31
318 Arm, Multiple			1								1
319 Arm, NEC			1								1
320 Wrist			73	18	4	8		2		1	106
330 Hand		1	91	15	6	7	1	3			124
340 Finger(s)		4	201	35	17	8	4	6			275
398 Upper Extremities, Multiple			24	2	4	1					31
410 Abdomen - Internal Organs			10	1		3					14
420 Back		11	495	125	42	144	17	30			864
430 Chest		1	44	9	7	8	1	2			72
440 Hips			26	11	3	3	1	2			46
450 Shoulder(s)		1	87	15	1	25	2	4		1	136
498 Trunk, Multiple			16	5	1	3		1			26
499 Trunk, NEC			1								1
510 Leg(s) (Above Ankle)			16	5	3	4	1	1			30
511 Thigh		2	5	3	1	2					13
513 Knee			56	28	7	13	3	9		1	117
515 Lower Leg		1	11	3	1	1		1			18
518 Leg, Multiple			1	1		2					4
520 Ankle		4	49	15	17	15	5	3		2	110
530 Foot		2	51	16	6	10		4		2	91
540 Toe(s)		2	14	6	2	6	1				31
598 Lower Extremities, Multiple			7	2		2					11
700 Multiple Parts		3	59	20	6	19	3	2		2	114
800 Body Systems			9			2					11
801 Circulatory System			3	1		1		1			6
810 Digestive System			1								1
850 Respiratory System			3	1		1		1			6
990 Non-Personal Damage Only			1								1
TOTALS		42	1,529	385	150	324	45	76		10	2,561

TABLE 14
CAUSE OF ACCIDENTS - 1990

Cause		Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
000	**Striking Against and Stepping On**							
001	Tools	52	4	28	20			
002	Machinery	75		50	25			
003	Belts, Pulleys, Chains, etc.	1	1					
004	Working Materials	20	2	10	8			
005	Nails and Spikes	36	1	21	14			
006	Buildings and Structures	43	8	23	12		1	
007	Working Surfaces	10	3	4	3			
099	Miscellaneous	238	24	145	69		1	
	TOTAL	475	43	281	151		2	
100	**Struck By**							
101	Tools	331	11	212	108		2	
102	Machinery	35		19	16		2	
103	Belts, Pulleys, Chains, etc.	11		4	7		1	
104	Hoisting/Conveying Apparatus	8		3	5			
105	Automobiles or Trucks	13	4	7	2			
106	Tractors, Loadmobiles, etc.	20		8	12			
110	Other Motor-Driven Vehicles	3	1	2				
111	Man-Powered Vehicles & Craft	10	1	4	5			
112	Objects Thrown Back by Tools	14		9	5			
113	Objects Thrown Back by Mach.	11	1	5	5			
114	Objects Being Hoisted/Conveyed	9		4	5			
116	Mat. Handled by Fellow Worker	9	1	3	5			
117	Mat. Handled by Victim	207	15	122	70			
118	Mat. Falling From Loads, etc.	32	3	15	14		2	
119	Any Other Person	24	8	11	5			
120	Animals	10	1	5	4			
121	Falling Trees or Limbs	23		6	17			
122	Landslides or Cave-Ins	1			1			
123	Flying Particles	108	2	80	26		2	
199	Miscellaneous	117	9	65	43		3	
	TOTAL	996	57	584	355		12	

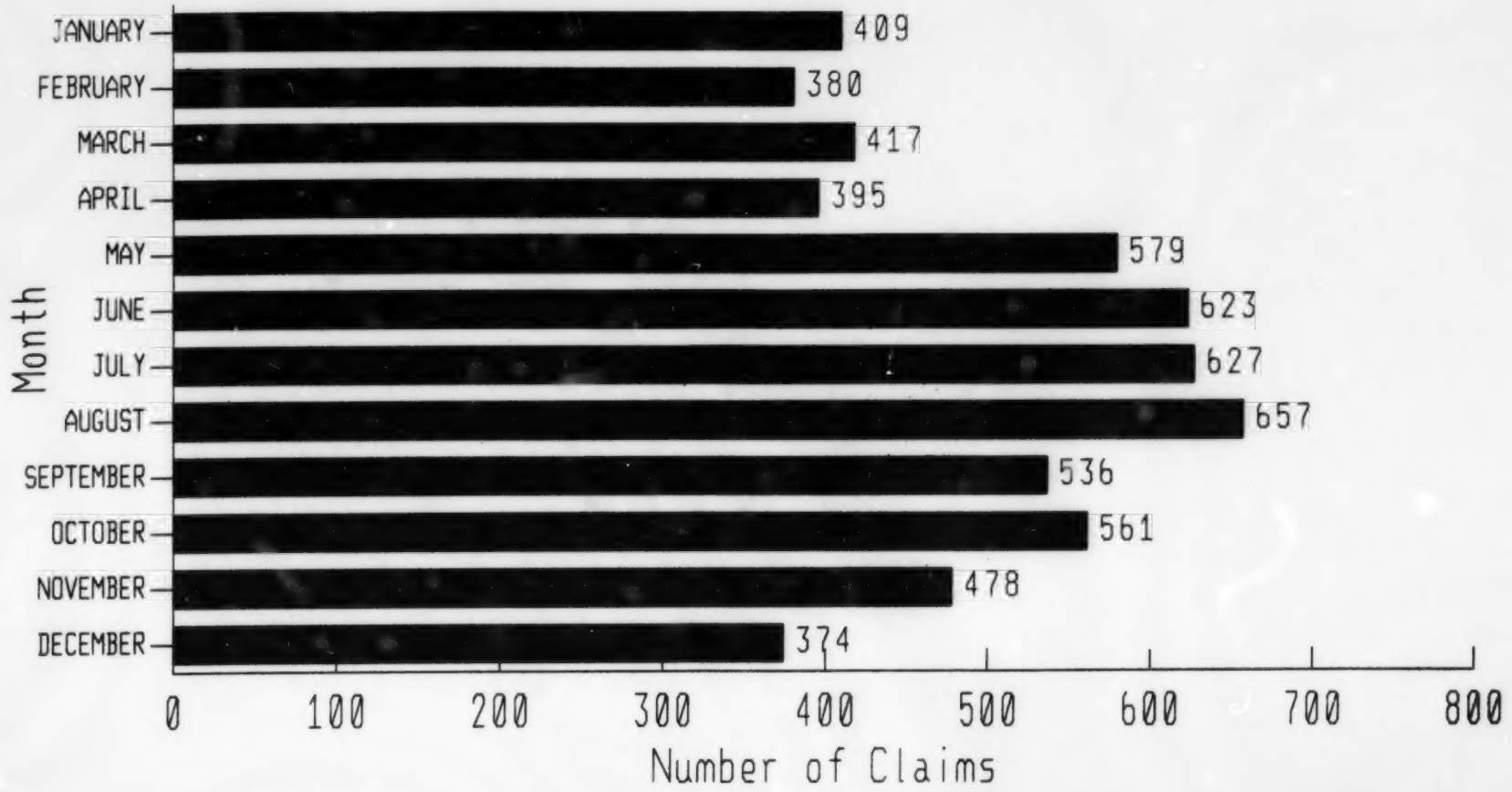
TABLE 14 (cont'd)
CAUSE OF ACCIDENTS - 1990

Cause		Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
200	**Caught In, On or Between**							
201	Machinery	82		38	43	1	3	
202	Belts, Pulleys, Chains, etc.	10		3	7		1	
203	Hoisting/Conveying Apparatus	12	1	8	3			
204	Buildings and Structures	26	3	14	9		1	1
205	Automobiles and Trucks	18	2	11	5			
206	Tractors, Loadmobiles, etc.	15		5	9	1	2	
210	Miscellaneous Vehicles/Craft	8	1	5	2		1	
211	Materials in Use or Stored	38		20	18			
299	Miscellaneous Objects, NEC	53	4	30	19			
	TOTAL	262	11	134	115	2	8	1
300	**Collisions, Derailments, etc.**							
303	Involving Automobiles & Trucks	33	3	12	18		4	
304	Involving Tractors, etc.	6		2	4		1	
308	Involving other Transportation	3		1	2			
	TOTAL	42	3	15	24		5	
400	**Falls/Slips — same levels**							
401	Due to Rough Ground/Surfaces	13	3	5	5			
402	Due to Collapse of Resistance	14	1	4	9			
403	Due to Tripping/Stepping On	59	9	20	30		2	
404	Due to Slippery Surfaces	272	56	79	137		7	
405	Due to Handling Materials	22	1	5	16			
407	Due to Physical Condition	3	1	1	1			
408	Due to Moving Vehicles	1			1			
449	Miscellaneous	38	5	12	21			
451	From Ladders or Stairs	115	12	35	68		4	
452	From Scaffolds and Stagings	12		3	9		4	
453	From Platforms, Ramps, etc.	63	7	16	40		3	
454	From Buildings, Roofs & Towers	4		1	3		1	
455	From Bridges, Trestles, etc.	1			1			
456	From Poles, Trees, Logs, etc.	2		1	1			
457	From Stockpiles and Loads	4			4			
459	From Other Moving Vehicles	5		1	4			
461	Into Shafts, Pits, Excavations	7		4	3			
464	Into Tanks, Vats or Kilns	1			1			
499	Miscellaneous Falls	27	7	6	14		1	
	TOTAL	663	102	193	368		22	

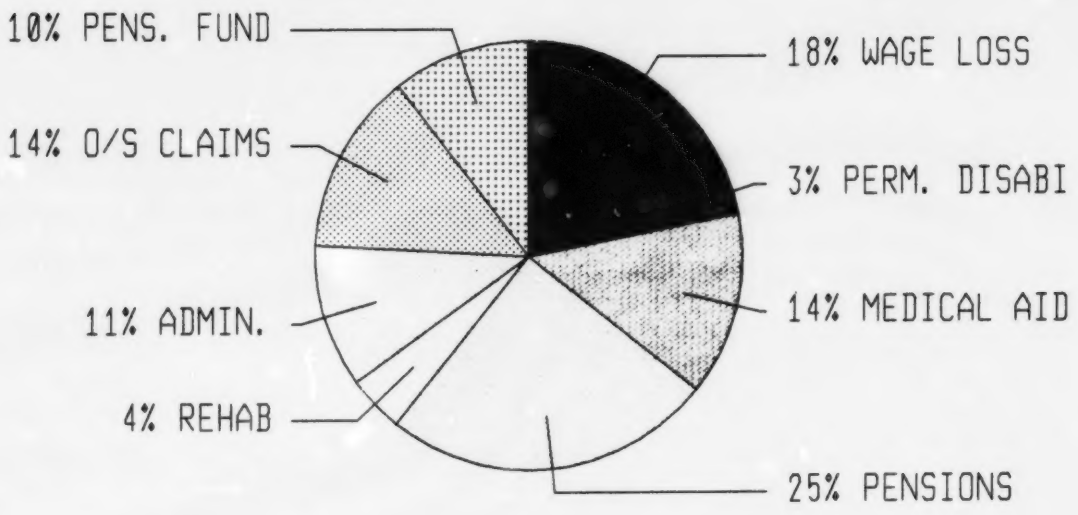
TABLE 14 (cont'd)
CAUSE OF ACCIDENTS - 1990

Cause		Total Claims	Non Compensable	Medical Aid Only	Temporary Total Disability	Fatal	Temp. Tot. Dis. resulting in Perm. Part. Dis.	Medical Aid resulting in Perm. Part. Dis.
500	**Conflagrations, Temp. Extremes**							
501	Conflagration	1			1			
502	Exposure to Welding Flashes	28		17	11			
503	Exposure to Cold	2	1	1				
504	Exposure to Steam/Hot Vapours	16	3	11	2			
505	Exposure to Hot Liquids/Metal	77	7	37	33		1	
549	Exposure to Heat/Hot Substance	31	3	22	6			
555	Explosion of Liquid Air, etc.	2		1	1			
556	Explosion of Gasoline/Oil	3		1	2			
599	Other Explosions	6		3	3			
	TOTAL	166	14	93	59		1	
600	**Inhalation, Contact, etc.**							
601	Exposure to Acids, Alkalis	67	5	42	20			
602	Exposure to Poisonous Gases	9	1	7	1			
603	Exposure to Dust	2		1	1		1	1
606	Industrial Diseases, N.E.C.	48	9	24	15			4
699	Exposure to Misc. Agencies	48	1	34	13			
	TOTAL	174	16	108	50		1	5
700	**Contact with Electrical Current**							
702	Exposure/Contact - Electricity	4	1	2	1			
	TOTAL	4	1	2	1			
800	**Over-Exertion**							
801	Over-Exertion	1,338	167	304	867		28	
802	Bodily Reaction	722	100	210	412		10	
803	Rubbed or Abraded	517	21	370	126		1	
	TOTAL	2,577	288	884	1,405		39	
900	**Miscellaneous Accident Types**							
901	Violence	95	48	30	17			
902	Bites, Stings, etc.	23	4	15	4			
903	Infection, N.E.C.	14		5	9			
999	Miscellaneous	545	514	27	3	1		
	TOTAL	677	566	77	33	1		
	TOTAL	6,036	1,101	2,371	2,561	3	90	6

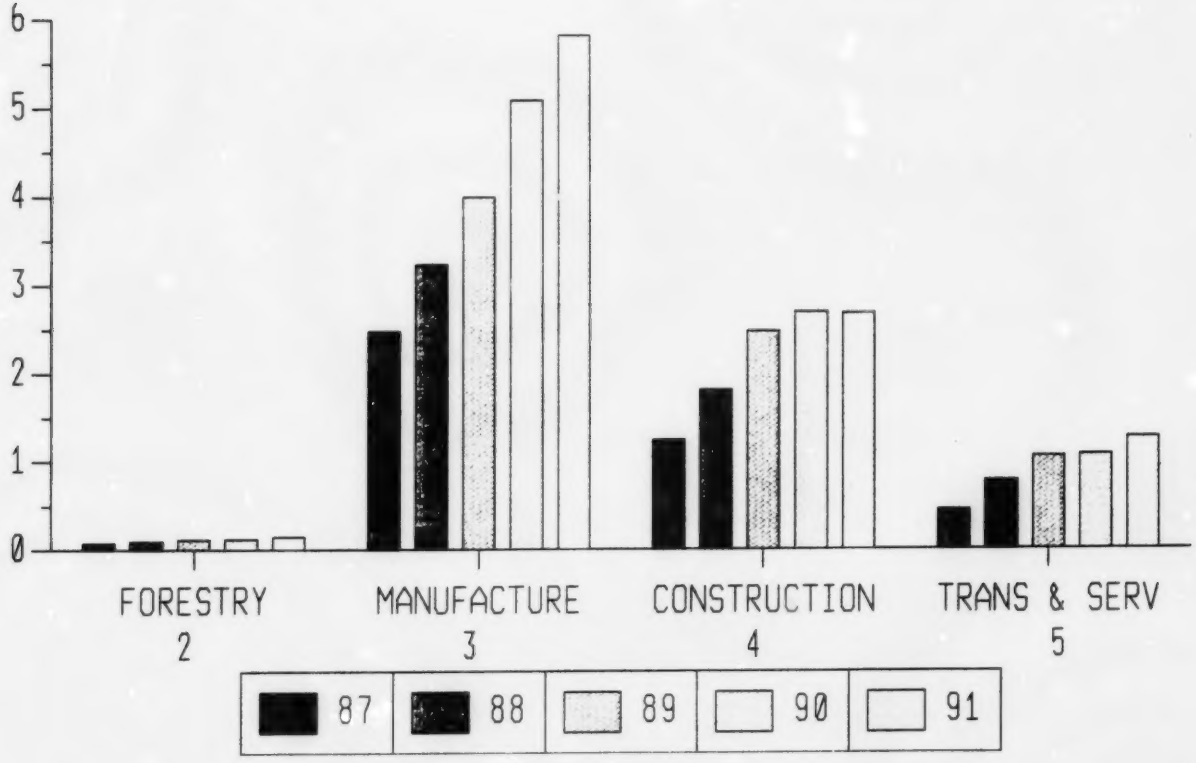
Accidents by Month of Occurrence - 1990



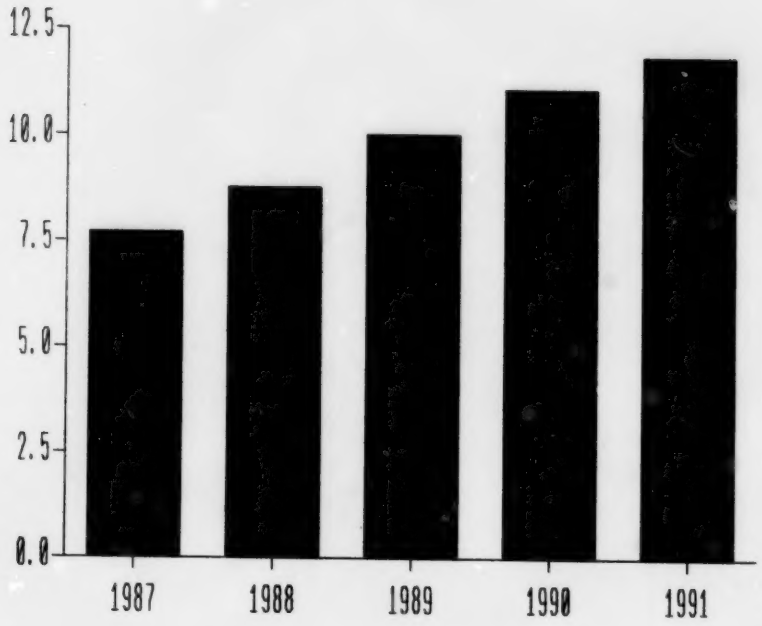
EXPENDITURE DOLLAR DISTRIBUTION
1991

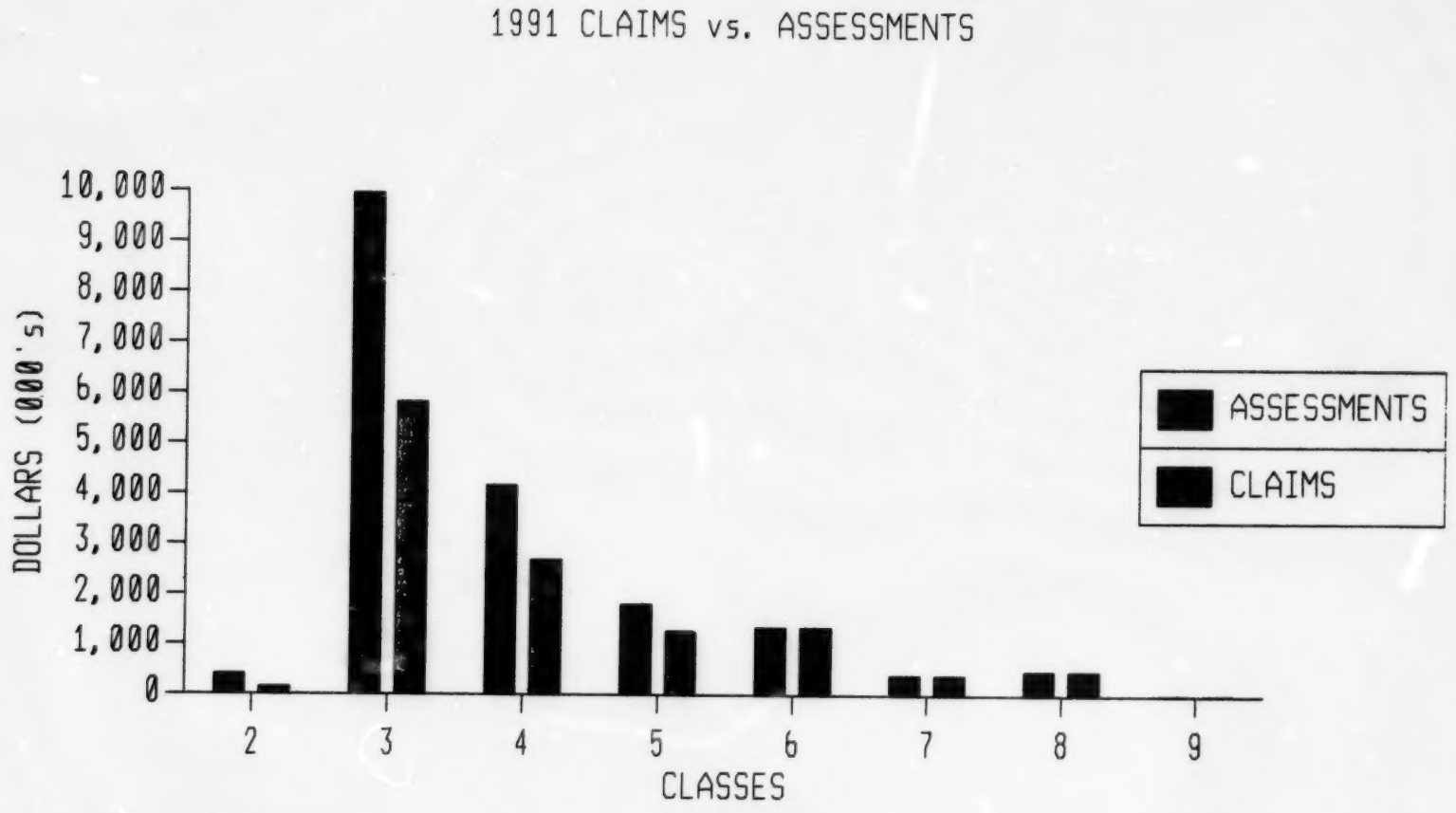


ASSESSMENTS ON PAYROLLS
(MILLIONS)
1987-1991



COST OF CLAIMS
MILLIONS
1987-1991




1991 CLAIMS vs. ASSESSMENTS
DOLLARS (000's)
10,000
9,000
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
0
2
3
4
5
6
7
8
9
CLASSES
ASSESSMENTS
CLAIMS